Application no.: 10/597,942 Atty. Docket No.: YSAP.PAY.PT2

Response dated: May 27, 2008

REMARKS

Claims 1-40 are pending in the present application. Claims 41-43 have been

cancelled without prejudice or disclaimer of the subject matter therein.

Applicant further submits that three of the total independent claims have been

canceled and therefore the total excess independent claim fee total has been reduced to \$105

and total excess claim fees over twenty claims has been reduced to \$650.

Entry of the above amendments to the claims is respectfully requested. If there are

any matters which may be resolved or clarified through a telephone interview, the Examiner

is requested to contact the undersigned attorney at the number indicated.

Respectfully submitted,

/Juneko Jackson/ Date: May 27, 2008

> (Reg. No.: 37,871) Otto O. Lee Juneko Jackson (Reg. No.: 48,870) Intellectual Property Law Group LLP

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Atty. Docket No.: YSAP.PAY.PT2

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